

EXHIBIT B

**Bishop, White & Marshall, P.S.**

ATTORNEYS AT LAW

January 28, 2010

EDWARD S COLLINS and DOE I
2224 W MALLON AVE
SPOKANE, WA 992011658

WILLIAM L. BISHOP, JR., **
KRISTA L. WHITE **
ANN T. MARSHALL
DAVID A. WEIBEL
BRUN M. STINES
LAURIE K. FRIEDL*
ANNETTE COOK
DANIEL L. HEMBREE **
HALLIE N. BENNETT **
BARBARA L. BOLLERO*
JEFFREY S. MACKIE

* Also Admitted in Oregon
** Also Admitted in Idaho
*** Also Admitted in Alaska
**** Also Admitted in California
***** Also Admitted in Illinois

Of Counsel
KENNARD M. GOODMAN

Re: FIA CARD SERVICES, NATIONAL ASSOCIATION - EDWARD S COLLINS and DOE I
Acct. No. [REDACTED] 79186
Our File #ZW970472

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

You have requested verification of the indebtedness owed to FIA CARD SERVICES, NATIONAL ASSOCIATION. Enclosed are the following documents.

1. Cardmember Agreement
2. Statements June 2008 thru November 2008

Very truly yours,

BISHOP, WHITE & MARSHALL, P.S.

Jeffrey S. Mackie

ZW970472
DEBT_VER

Bank of America

Prepared for: EDWARD S COLLINS

Account Number: 1021

November 2008 Statement

Credit Line: \$2,500.00

Cash or Credit Available:

Account Information

Summary of Transactions

Previous Balance	\$2,987.68
Payments and Credits	\$0.00
Purchases and Adjustments	\$39.00
Periodic Rate Finance Charges	\$27.18
Transaction Fee Finance Charges	\$0.00
New Balance Total	\$3,053.84

Billing Cycle and Payment Information

Days in Billing Cycle	30
Closing Date	11/06/08
Payment Due Date	12/01/08
Current Payment Due	\$98.00
Past Due Amount	\$610.00
Total Minimum Payment Due	\$106.00

Customer Service

For information on your account visit

www.bankofamerica.com

Call toll-free 1-800-788-6885

TDD hearing-impaired 1-800-348-3178

Mail Payments to:

BANK OF AMERICA

P.O. BOX 15726

WILMINGTON, DE 19886-5726

Mail Billing Inquiries to:

BANK OF AMERICA

P.O. BOX 15026

WILMINGTON, DE 19850-5026

Transactions

Purchases and Adjustments	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
DATE FOR PAYMENT		11/06	11/06	2887	1021	\$98.00

Important Information About Your Account

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

Finance Charge Schedule

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.030110% V	10.99%	S	\$0.00
Cash Advances		0.030110% V	10.99%	S	\$1,099.98
Purchases		0.030110% V	10.99%	S	\$1,803.58

Annual Percentage Rate for this Billing Period:

10.99%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

07

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726

EDWARD S COLLINS
401 E MAGNESIUM RD
APT 113
SPOKANE WA 99208-5862-380

☐ Check here for a change of mailing address or phone number(s).
Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: 1021

NEW BALANCE TOTAL: \$3,053.84

PAYMENT DUE DATE: 12/01/08

TOTAL MINIMUM
PAYMENT DUE
\$106.00

Enter Payment Amount Enclosed

\$

Mail this payment coupon along with a
check or money order payable to: BANK OF AMERICA

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
 Transaction Date: _____ Posting Date: _____
 Amount \$: _____ Disputed Amount \$: _____

☐ 1. The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.

☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services requested by the transaction received by me or a person authorized by me.

☐ 3. I have not received the merchandise that was in the shipment to me on _____ (MM/DD/YY). I have asked the merchant to credit my account.

☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.

☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.

☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/DD/YY) and requested a credit. I either did not receive this credit or I got unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.

☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction. Sale #1 \$_____ Reference # _____
 Sale #2 \$_____ Reference # _____

Account Number: _____
 Reference Number: _____
 Merchant Name: _____

☐ 8. I notified the merchant on _____ (MM/DD/YY) to cancel the pre-authorized order (recurring payment). Please note cancellation # and if available, include a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation / cancellation #:

☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on _____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services requested, your attempt to resolve with the merchant and a copy of your contract.

☐ 10. I certify that I do not recognize the transaction. Merchandise (when provided) telephone numbers used to their name on your billing statement. Please attempt to contact the merchant for information.

☐ 11. If your dispute is for a different reason, please explain it at the above telephone numbers.

Signature (required): _____ Date: _____
 Best contact telephone # _____ Home: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge to: Question for: Acct. Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: (1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and (2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

* If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "****" symbol, then with respect to those balances: (1) the 0% Promotional Rate will expire at the end of the next billing cycle, and (2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which posted after that payment in full date.

We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charges, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

Important Information about Payments by Phone

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
Transaction Date: _____ Posting Date: _____
Amount \$: _____ Disputed Amount \$: _____

Account Number: _____
Reference Number: _____
Merchant Name: _____

- ☐ 1. The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was in the shipped in me (a) _____ (b) _____ (c) _____ (d) _____ (e) _____ (f) _____ (g) _____ (h) _____ (i) _____ (j) _____ (k) _____ (l) _____ (m) _____ (n) _____ (o) _____ (p) _____ (q) _____ (r) _____ (s) _____ (t) _____ (u) _____ (v) _____ (w) _____ (x) _____ (y) _____ (z) _____ (aa) _____ (ab) _____ (ac) _____ (ad) _____ (ae) _____ (af) _____ (ag) _____ (ah) _____ (ai) _____ (aj) _____ (ak) _____ (al) _____ (am) _____ (an) _____ (ao) _____ (ap) _____ (aq) _____ (ar) _____ (as) _____ (at) _____ (au) _____ (av) _____ (aw) _____ (ax) _____ (ay) _____ (az) _____ (ba) _____ (bb) _____ (bc) _____ (bd) _____ (be) _____ (bf) _____ (bg) _____ (bh) _____ (bi) _____ (bj) _____ (bk) _____ (bl) _____ (bm) _____ (bn) _____ (bo) _____ (bp) _____ (bq) _____ (br) _____ (bs) _____ (bt) _____ (bu) _____ (bv) _____ (bw) _____ (bx) _____ (by) _____ (bz) _____ (ca) _____ (cb) _____ (cc) _____ (cd) _____ (ce) _____ (cf) _____ (cg) _____ (ch) _____ (ci) _____ 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- ☐ 4. I issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit my account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (a) _____ (b) _____ (c) _____ (d) _____ (e) _____ (f) _____ (g) _____ (h) _____ (i) _____ (j) _____ (k) _____ (l) _____ (m) _____ (n) _____ (o) _____ (p) _____ (q) _____ (r) _____ (s) _____ (t) _____ (u) _____ (v) _____ (w) _____ (x) _____ (y) _____ (z) _____ (aa) _____ (ab) _____ (ac) _____ (ad) _____ (ae) _____ (af) _____ (ag) _____ (ah) _____ (ai) _____ (aj) _____ (ak) _____ (al) _____ (am) _____ (an) _____ (ao) _____ (ap) _____ (aq) _____ (ar) _____ (as) _____ (at) _____ (au) _____ (av) _____ (aw) _____ (ax) _____ (ay) _____ (az) _____ (ba) _____ (bb) _____ (bc) _____ (bd) _____ (be) _____ (bf) _____ (bg) _____ (bh) _____ (bi) _____ (bj) _____ (bk) _____ (bl) _____ (bm) _____ (bn) _____ (bo) _____ (bp) _____ (bq) _____ (br) _____ (bs) _____ (bt) _____ (bu) _____ (bv) _____ (bw) _____ (bx) _____ (by) _____ (bz) _____ (ca) _____ (cb) _____ (cc) _____ (cd) _____ (ce) _____ (cf) _____ (cg) _____ (ch) _____ (ci) _____ (cj) _____ (ck) _____ (cl) _____ (cm) _____ (cn) _____ (co) _____ (cp) _____ (cq) _____ (cr) _____ (cs) _____ (ct) _____ (cu) _____ (cv) _____ (cw) _____ (cx) _____ (cy) _____ (cz) _____ (da) _____ (db) _____ (dc) _____ (dd) _____ (de) _____ (df) _____ (dg) _____ (dh) _____ (di) _____ (dj) _____ (dk) _____ (dl) _____ (dm) _____ (dn) _____ (do) _____ (dp) _____ (dq) _____ (dr) _____ (ds) _____ (dt) _____ (du) _____ (dv) _____ (dw) _____ (dx) _____ (dy) _____ (dz) _____ (ea) _____ (eb) _____ (ec) _____ (ed) _____ (ee) _____ (ef) _____ (eg) _____ (eh) _____ (ei) _____ (ej) _____ (ek) _____ (el) _____ (em) _____ (en) _____ (eo) _____ (ep) _____ (eq) _____ (er) _____ (es) _____ (et) _____ (eu) _____ (ev) _____ (ew) _____ (ex) _____ (ey) _____ (ez) _____ (fa) _____ (fb) _____ (fc) _____ (fd) _____ (fe) _____ (ff) _____ (fg) _____ (fh) _____ (fi) _____ (fj) _____ (fk) _____ (fl) _____ (fm) _____ (fn) _____ (fo) _____ (fp) _____ (fq) _____ (fr) _____ (fs) _____ (ft) _____ (fu) _____ (fv) _____ (fw) _____ (fx) _____ (fy) _____ (fz) _____ (ga) _____ (gb) _____ (gc) _____ (gd) _____ (ge) _____ (gf) _____ (gg) _____ (gh) _____ (gi) _____ (gj) _____ (gk) _____ (gl) _____ (gm) _____ (gn) _____ (go) _____ (gp) _____ (gq) _____ (gr) _____ (gs) _____ (gt) _____ (gu) _____ (gv) _____ (gw) _____ (gx) _____ (gy) _____ (gz) _____ (ha) _____ (hb) _____ (hc) _____ (hd) _____ (he) _____ (hf) _____ (hg) _____ (hh) _____ (hi) _____ (hj) _____ (hk) _____ (hl) _____ (hm) _____ (hn) _____ (ho) _____ (hp) _____ (hq) _____ (hr) _____ (hs) _____ (ht) _____ (hu) _____ (hv) _____ (hw) _____ (hx) _____ (hy) _____ (hz) _____ (ia) _____ (ib) _____ (ic) _____ (id) _____ (ie) _____ (if) _____ (ig) _____ (ih) _____ (ii) _____ (ij) _____ (ik) _____ (il) _____ (im) _____ (in) _____ (io) _____ (ip) _____ (iq) _____ (ir) _____ (is) _____ (it) _____ (iu) _____ (iv) _____ (iw) _____ (ix) _____ (iy) _____ (iz) _____ (ja) _____ (jb) _____ (jc) _____ (jd) _____ (je) _____ (jf) _____ (jg) _____ (jh) _____ (ji) _____ (jj) _____ (jk) _____ (jl) _____ (jm) _____ (jn) _____ (jo) _____ (jp) _____ (jq) _____ (jr) _____ (js) _____ (jt) _____ (ju) _____ (jv) _____ (jw) _____ (jx) _____ (jy) _____ (jz) _____ (ka) _____ (kb) _____ (kc) _____ (kd) _____ (ke) _____ (kf) _____ (kg) _____ (kh) _____ (ki) _____ (kj) _____ (kk) _____ (kl) _____ (km) _____ (kn) _____ (ko) _____ (kp) _____ (kq) _____ (kr) _____ (ks) _____ (kt) _____ (ku) _____ (kv) _____ (kw) _____ (kx) _____ (ky) _____ (kz) _____ (la) _____ (lb) _____ (lc) _____ (ld) _____ (le) _____ (lf) _____ (lg) _____ (lh) _____ (li) _____ (lj) _____ (lk) _____ (ll) _____ (lm) _____ (ln) _____ (lo) _____ (lp) _____ (lq) _____ (lr) _____ (ls) _____ (lt) _____ (lu) _____ (lv) _____ (lw) _____ (lx) _____ (ly) _____ (lz) _____ (ma) _____ (mb) _____ (mc) _____ (md) _____ (me) _____ (mf) _____ (mg) _____ (mh) _____ (mi) _____ (mj) _____ (mk) _____ (ml) _____ (mm) _____ (mn) _____ (mo) _____ (mp) _____ (mq) _____ (mr) _____ (ms) _____ (mt) _____ (mu) _____ (mv) _____ (mw) _____ (mx) _____ (my) _____ (mz) _____ (na) _____ (nb) _____ (nc) _____ (nd) _____ (ne) _____ (nf) _____ (ng) _____ (nh) _____ (ni) _____ (nj) _____ (nk) _____ (nl) _____ (nm) _____ (nn) _____ (no) _____ (np) _____ (nq) _____ (nr) _____ (ns) _____ (nt) _____ (nu) _____ (nv) _____ (nw) _____ (nx) _____ (ny) _____ (nz) _____ (oa) _____ (ob) _____ (oc) _____ (od) _____ (oe) _____ (of) _____ (og) _____ (oh) _____ (oi) _____ (oj) _____ (ok) _____ (ol) _____ (om) _____ (on) _____ (oo) _____ (op) _____ (oq) _____ (or) _____ (os) _____ (ot) _____ (ou) _____ (ov) _____ (ow) _____ (ox) _____ (oy) _____ (oz) _____ (pa) _____ (pb) _____ (pc) _____ (pd) _____ (pe) _____ (pf) _____ (pg) _____ (ph) _____ (pi) _____ (pj) _____ (pk) _____ (pl) _____ (pm) _____ (pn) _____ (po) _____ (pp) _____ (pq) _____ (pr) _____ (ps) _____ (pt) _____ (pu) _____ (pv) _____ (pw) _____ (px) _____ (py) _____ (pz) _____ (qa) _____ (qb) _____ (qc) _____ (qd) _____ (qe) _____ (qf) _____ (qg) _____ (qh) _____ (qi) _____ (qj) _____ (qk) _____ (ql) _____ (qm) _____ (qn) _____ (qo) _____ (qp) _____ (qq) _____ (qr) _____ (qs) _____ (qt) _____ (qu) _____ (qv) _____ (qw) _____ (qx) _____ (qy) _____ (qz) _____ (ra) _____ (rb) _____ (rc) _____ (rd) _____ (re) _____ (rf) _____ (rg) _____ (rh) _____ (ri) _____ (rj) _____ (rk) _____ (rl) _____ (rm) _____ (rn) _____ (ro) _____ (rp) _____ (rq) _____ (rr) _____ (rs) _____ (rt) _____ (ru) _____ (rv) _____ (rw) _____ (rx) _____ (ry) _____ (rz) _____ (sa) _____ (sb) _____ (sc) _____ (sd) _____ (se) _____ (sf) _____ (sg) _____ (sh) _____ (si) _____ (sj) _____ (sk) _____ (sl) _____ (sm) _____ (sn) _____ (so) _____ (sp) _____ (sq) _____ (sr) _____ (ss) _____ (st) _____ (su) _____ (sv) _____ (sw) _____ (sx) _____ (sy) _____ (sz) _____ (ta) _____ (tb) _____ (tc) _____ (td) _____ (te) _____ (tf) _____ (tg) _____ (th) _____ (ti) _____ (tj) _____ (tk) _____ (tl) _____ (tm) _____ (tn) _____ (to) _____ (tp) _____ (tq) _____ (tr) _____ (ts) _____ (tt) _____ (tu) _____ (tv) _____ (tw) _____ (tx) _____ (ty) _____ (tz) _____ (ua) _____ (ub) _____ (uc) _____ (ud) _____ (ue) _____ (uf) _____ (ug) _____ (uh) _____ (ui) _____ (uj) _____ (uk) _____ (ul) _____ (um) _____ (un) _____ (uo) _____ (up) _____ (uq) _____ (ur) _____ (us) _____ (ut) _____ (uu) _____ (uv) _____ (uw) _____ (ux) _____ (uy) _____ (uz) _____ (va) _____ (vb) _____ (vc) _____ (vd) _____ (ve) _____ (vf) _____ (vg) _____ (vh) _____ (vi) _____ (vj) _____ (vk) _____ (vl) _____ (vm) _____ (vn) _____ (vo) _____ (vp) _____ (vq) _____ (vr) _____ (vs) _____ (vt) _____ (vu) _____ (vv) _____ (vw) _____ (vx) _____ (vy) _____ (vz) _____ (wa) _____ (wb) _____ (wc) _____ (wd) _____ (we) _____ (wf) _____ (wg) _____ (wh) _____ (wi) _____ (wj) _____ (wk) _____ (wl) _____ (wm) _____ (wn) _____ (wo) _____ (wp) _____ (wq) _____ (wr) _____ (ws) _____ (wt) _____ (wu) _____ (wv) _____ (ww) _____ (wx) _____ (wy) _____ (wz) _____ (xa) _____ (xb) _____ (xc) _____ (xd) _____ (xe) _____ (xf) _____ (xg) _____ (xh) _____ (xi) _____ (xj) _____ (xk) _____ (xl) _____ (xm) _____ (xn) _____ (xo) _____ (xp) _____ (xq) _____ (xr) _____ (xs) _____ (xt) _____ (xu) _____ (xv) _____ (xw) _____ (xx) _____ (xy) _____ (xz) _____ (ya) _____ (yb) _____ (yc) _____ (yd) _____ (ye) _____ (yf) _____ (yg) _____ (yh) _____ (yi) _____ (yj) _____ (yk) _____ (yl) _____ (ym) _____ (yn) _____ (yo) _____ (yp) _____ (yq) _____ (yr) _____ (ys) _____ (yt) _____ (yu) _____ (yv) _____ (yw) _____ (yx) _____ (yy) _____ (yz) _____ (za) _____ (zb) _____ (zc) _____ (zd) _____ (ze) _____ (zf) _____ (zg) _____ (zh) _____ (zi) _____ (zj) _____ (zk) _____ (zl) _____ (zm) _____ (zn) _____ (zo) _____ (zp) _____ (zq) _____ (zr) _____ (zs) _____ (zt) _____ (zu) _____ (zv) _____ (zw) _____ (zx) _____ (zy) _____ (zz) _____

Signature (required): _____ Date: _____
Best contact telephone #: _____ Home#: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Acute Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion run-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "0%" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances ending as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is: 1) received by 5 p.m. (Eastern Time); 2) received at the address shown in the bottom left-hand corner of the front of this statement; 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1: _____

Address 2: _____

City: _____

State: _____ Zip: _____

Area Code & Home Phone: _____

Area Code & Work Phone: _____

WILMINGTON, DE 19850-5028

100% 100% 100%

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 9am-9pm (Eastern Time), Friday 9am-7pm (Eastern Time) and Saturday 9am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
Transaction Date: _____ Posting Date: _____
Amount \$: _____ Disputed Amount \$: _____

☐ 1. The amount of the charge was increased from \$ _____ to \$ _____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.

☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services requested by the transaction received by me or a person authorized by me.

☐ 3. I have not received the merchandise that was to be shipped to me on _____ (MM/DD/YYYY). I have asked the merchant to credit my account.

☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.

☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (MM/DD/YYYY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.

☐ 6. Although I did agree to the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/DD/YYYY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If we are unable to return the merchandise, please explain.

☐ 7. I certify that the charge in question was a single transaction, but was posted twice on my statement. I did not authorize this second transaction. Sale # _____ Reference # _____
Sale #2 \$ _____ Reference # _____

Account Number: _____
Reference Number: _____
Merchant Name: _____

☐ 8. I notified the merchant on _____ (MM/DD/YYYY) to cancel the pre-authorized order (recurring). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation # _____

☐ 9. Although I did agree to the above transaction, I have contacted the merchant for credit. The services he provided on _____ (MM/DD/YYYY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempt to resolve with the merchant and a copy of your contract.

☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers near to their name on your billing statement. Please attempt to contact the merchant for information.

☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
Best contact telephone #: _____ Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Adm Billing Inquiries, P.O. Box 15016, Wilmington, DE 19850-5016, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portions of this statement's New Balance Total.

During a 0% Promotional Rate Offer: (1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and (2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "*" symbol, then with respect to those balances: (1) the 0% Promotional Rate will expire at the end of the next billing cycle, and (2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is (1) received by 5 p.m. (Eastern Time), (2) received at the address shown in the bottom left-hand corner of the front of this statement, (3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and (4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payment may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned in full. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charges, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including new balances made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

Important Information about Payments by Phone

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____
Address 2 _____
City _____
State _____ Zip _____
Area Code & Home Phone _____
Area Code & Work Phone _____

Bank of America

Prepared for: EDWARD S COLLINS

August 2008 Statement

Account Number: [REDACTED] 1021

Credit Line: \$2,500.00

Cash or Credit Available:

Account Information

Summary of Transactions

Previous Balance	\$2,784.77
Payments and Credits	\$0.00
Purchases and Adjustments	\$39.00
Periodic Rate Finance Charges	\$27.65
Transaction Fee Finance Charges	\$0.00
New Balance Total	\$2,851.42

Billing Cycle and Payment Information

Days in Billing Cycle	30
Closing Date	08/07/08
Payment Due Date	09/01/08
Current Payment Due	\$94.00
Past Due Amount	\$323.00
Total Minimum Payment Due	\$94.00

Customer Service

For Information on Your Account Visit:
 www.bankofamerica.com
 Call toll-free 1-800-789-5555
 TDD hearing-impaired 1-800-346-3178
 Mail Payments to:
 BANK OF AMERICA
 P.O. BOX 15726
 WILMINGTON, DE 19888-5726
 Mail Billing Inquiries to:
 BANK OF AMERICA
 P.O. BOX 15026
 WILMINGTON, DE 19850-5026

Transactions

Purchases and Adjustments	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
[REDACTED]						

Important Information About Your Account

YOUR PAYMENT WAS NOT RECEIVED BY THE DUE DATE. TO AVOID FUTURE FEES OR RATE INCREASES, PLEASE MAKE YOUR PAYMENTS ON TIME AND REMAIN UNDER YOUR CREDIT LIMIT. REMEMBER, IF TWICE IN 12 MONTHS YOUR PAYMENT IS RECEIVED AFTER THE DUE DATE AND/OR YOUR CREDIT LIMIT IS EXCEEDED, YOUR APR MAY INCREASE.

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

Finance Charge Schedule

Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.032849% V	11.99%	S	\$0.00
Cash Advances		0.032849% V	11.99%	S	\$1,088.01
Purchases		0.032849% V	11.99%	S	\$1,737.87

Annual Percentage Rate for this Billing Period:

11.99%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

07

BANK OF AMERICA
 P.O. BOX 15726
 WILMINGTON, DE 19886-5726
 [Barcode]

EDWARD S COLLINS
 401 E MAGNESIUM RD
 AP# 113
 SPOKANE WA 99208-5862-380

☐ Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information

ACCOUNT NUMBER: [REDACTED] 1021

NEW BALANCE TOTAL: \$2,851.42

PAYMENT DUE DATE: 09/01/08

TOTAL MINIMUM PAYMENT DUE
 \$94.00

Enter Payment Amount Enclosed

\$

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 9am-9pm (Eastern Time), Friday 9am-7pm (Eastern Time) and Saturday 9am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
 Transaction Date: _____ Posting Date: _____
 Amount \$: _____ Disputed Amount \$: _____

- ☐ 1. The amount of the charge was incorrect from \$ _____ to \$ _____ or my sales slip was noted incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, but was the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on _____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. This merchant has up to 30 days to credit my account.
- ☐ 5. Merchandise that was shipped to me was arrived damaged and/or defective. I returned it on _____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/DD/YY) and requested a credit. I either did not receive this credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize this second transaction. Sale #1 \$ _____ Reference # _____
 Sale #2 \$ _____ Reference # _____

Account Number: _____
 Reference Number: _____
 Merchant Name: _____

- ☐ 8. I notified the merchant on _____ (MM/DD/YY) to cancel the pre-authorized order (recurrent). Please note cancellation # and if applicable, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation is _____
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The service was provided on _____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants (print payable telephone numbers next to their name on your billing statement). Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____

Date: _____

Best contact telephone #: _____

Home #: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Attn: Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

"Grace Period" means the period of time during a billing cycle when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Balance Transfers and Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance in this statement's billing cycle, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Purchase portion of this statement's New Balance Total.

During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion turn-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "***" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the new billing cycle; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received, if the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____

Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____



Prepared for: EDWARD S COLLINS
Account Number: [REDACTED] 1021

July 2008 Statement
Credit Line: \$2,500.00
Cash or Credit Available:

Account Information	
Summary of Transactions	
Previous Balance	\$2,678.21
Payments and Credits	- \$0.00
Purchases and Adjustments	+ \$78.00
Periodic Rate Finance Charges	+ \$28.56
Transaction Fee Finance Charges	+ \$0.00
New Balance Total	\$2,784.77
Billing Cycle and Payment Information	
Days in Billing Cycle	\$2
Closing Date	07/08/08
Payment Due Date	08/02/08
Current Payment Due	\$94.00
Past Due Amount	+ \$229.00
Total Minimum Payment Due	\$229.00

Customer Service
For information on your account visit:
www.bankofamerica.com
Call toll-free 1-800-788-6685
TDD hearing-impaired 1-800-340-3178
Mail Payments to:
BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726
Mail Billing/Inquiries to:
BANK OF AMERICA
P.O. BOX 15026
WILMINGTON, DE 19850-5026

Transactions						
Purchases and Adjustments	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
OVERLIMIT FEE (BASED ON BALANCE 2,678.21)		07/08	08/26	D/20		39.00

YOUR ACCOUNT IS OVERLIMIT. TO AVOID AN OVERLIMIT FEE ON YOUR NEXT STATEMENT, WE MUST RECEIVE A CONFORMING PAYMENT, THAT BRINGS AND KEEPS YOUR ACCOUNT BALANCE BELOW THE CREDIT LINE, WITHIN 20 DAYS OF THE ABOVE STATEMENT CLOSING DATE, AND NOT GO OVERLIMIT AGAIN.

Important Information About Your Account

YOUR PAYMENT WAS NOT RECEIVED BY THE DUE DATE. TO AVOID FUTURE FEES OR RATE INCREASES, PLEASE MAKE YOUR PAYMENTS ON TIME AND REMAIN UNDER YOUR CREDIT LIMIT. REMEMBER, IF TWICE IN 12 MONTHS YOUR PAYMENT IS RECEIVED AFTER THE DUE DATE AND/OR YOUR CREDIT LIMIT IS EXCEEDED, YOUR APR MAY INCREASE.

OUR RECORDS SHOW YOUR ACCOUNT IS PAST DUE

07 [REDACTED]

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726
[Barcode]

EDWARD S COLLINS
401 E MAGNESIUM RD
APT 113
SPOKANE WA 99208-5862-380

☐ Check here for a change of mailing address or phone number(s). Please provide all corrections on the reverse side.

Payment Information	
ACCOUNT NUMBER:	[REDACTED] 1021
NEW BALANCE TOTAL:	\$2,784.77
PAYMENT DUE DATE:	08/02/08
Enter Payment Amount Enclosed:	\$ [REDACTED]

Mail this payment coupon along with a check or money order payable to: BANK OF AMERICA

IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Choose only one dispute reason.

Your Name: _____
Transaction Date: _____ Posting Date: _____
Amount \$: _____ Disputed Amount \$: _____

Account Number: _____
Reference Number: _____
Merchant Name: _____

- ☐ 1. The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was or be shipped to me on _____ (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit your account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____ (MM/DD/YY) and asked the merchant to credit my account. Attach a letter detailing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did agree to the above transaction, I have contacted the merchant, returned the merchandise on _____ (MM/DD/YY) and requested a credit. I either did not receive the credit or it was unsatisfactory. Attach a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice in my statement. I did not authorize the second transaction. Sale # _____ Reference # _____
Sale #2 \$ _____ Reference # _____

- ☐ 8. I notified the merchant on _____ (MM/DD/YY) to cancel the pre-authorized order (recurring). Please note cancellation # and if applicable, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation # _____
- ☐ 9. Although I did agree to the above transaction, I have contacted the merchant for credit. The services to be provided on _____ (MM/DD/YY) were not received or were unsatisfactory. Attach a letter describing the services expected, your attempt to resolve with the merchant and a copy of your contract.
- ☐ 10. I verify that I do not recognize the transaction. Merchants often provide telephone numbers near to their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
Best contact telephone #: _____ Home#: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please retain a copy of this form and any supporting information regarding the merchant charge in question to: Acct Billing Inquiries, P.O. Box 15026, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

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During a 0% Promotional Rate Offer: 1) no Periodic Rate Finance Charges accrue on balances with the 0% Promotional Rate; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date (and avoid any other "promotion cut-off event" as defined in your Credit Card Agreement) to maintain the 0% Promotional Rate.

If a corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "***" symbol, then with respect to those balances: 1) the 0% Promotional Rate will expire at the end of the next billing cycle, and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% Promotional Rate Offer on those balances existing as of the Closing Date of this statement.

CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGE

Average Balance Method (including new Balance Transfers and new Cash Advances): We calculate separate Balances Subject to Finance Charge for Balance Transfers, Cash Advances, and for each Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" - a Pre-Cycle balance is a Balance Transfer or Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Balance Transfers, new Cash Advances and and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance, we take the beginning balance attributable solely to Pre-Cycle balances (which will be zero on the transaction date of the first Pre-Cycle balance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle balances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

Average Daily Balance Method (including new Purchases): We calculate separate Balances Subject to Finance Charge for Purchases and for each Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

PAYMENTS

We credit payments as of the date received. If the payment is 1) received by 5 p.m. (Eastern Time), 2) received at the address shown in the bottom left-hand corner of the front of this statement, 3) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order, and 4) sent in the enclosed return envelope with only the bottom portion of this statement accompanying it. Payments received after 5 p.m. on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. We will reject payments that are not drawn in U.S. dollars and those drawn on a financial institution located outside of the United States. Credit for any other payments may be delayed up to five days. No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Purchases, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full in this statement's billing cycle, then on the day after that payment in full date, we exclude from the beginning balance new Purchases, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new Purchases, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overlimit fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

Important Information about Payments by Phone

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____



Prepared for: EDWARD S COLLINS
 Account Number: ~~5098354272~~ 1021

July 2008 Statement
 Credit Line: \$2,500.00
 Cash or Credit Available:

Finance Charge Schedule					
Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.032849% V	11.99%	S	\$0.00
Cash Advances		0.032849% V	11.99%	S	\$1,057.19
Purchases		0.032849% V	11.99%	S	\$1,660.83
Annual Percentage Rate for this Billing Period: (includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)					11.99%
APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)					



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IMPORTANT INFORMATION ABOUT THIS ACCOUNT

USE211 Rev. 04/08

CUSTOMER STATEMENT OF DISPUTED ITEM - Please call toll free 1.866.266.0212 Monday-Thursday 8am-9pm (Eastern Time), Friday 8am-7pm (Eastern Time) and Saturday 8am-6pm (Eastern Time). For prompt service please have the merchant reference number(s) available for the charge(s) in question.

PLEASE DO NOT ALTER WORDING ON THIS FORM AND DO NOT MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT.

Check only one dispute reason.

Your Name: _____
Transaction Date: _____ Posting Date: _____
Amount \$: _____ Disputed Amount \$: _____

Account Number: _____
Reference Number: _____
Merchant Name: _____

- ☐ 1. The amount of the charge was increased from \$_____ to \$_____ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- ☐ 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- ☐ 3. I have not received the merchandise that was to be shipped to me on _____. (MM/DD/YY). I have asked the merchant to credit my account.
- ☐ 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. The merchant has up to 30 days to credit my account.
- ☐ 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on _____. (MM/DD/YY) and asked the merchant to credit my account. Attached is a letter describing how the merchandise was damaged and/or defective and a copy of the proof of return.
- ☐ 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on _____. (MM/DD/YY) and requested a credit. I either did not receive this credit or I was unsatisfied. Attached is a letter explaining why you are disputing this charge with a copy of the proof of return. If you are unable to return the merchandise, please explain.
- ☐ 7. I certify that the charge in question was a single transaction, but was posted twice in my statement. I did not authorize the second transaction. Sale #1 \$_____ Reference # _____
Sale #2 \$_____ Reference # _____

- ☐ 8. I notified the merchant on _____. (MM/DD/YY) to cancel the pre-authorized order (recurring). Please note cancellation # and if available, enclose a copy of your contract and a copy of your telephone bill showing date and time of cancellation. Reason for cancellation/cancellation #:
- ☐ 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on _____. (MM/DD/YY) were not received or were unsatisfactory. Attached is a letter describing the services expected, your attempts to resolve with the merchant and a copy of your contract.
- ☐ 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers near their name on your billing statement. Please attempt to contact the merchant for information.
- ☐ 11. If your dispute is for a different reason, please contact us at the above telephone number.

Signature (required): _____ Date: _____
Best contact telephone #: _____ Home#: _____

Billing rights are only preserved by written inquiry. To preserve your billing rights, please return a copy of this form and any supporting information regarding the merchant charge in question to: Adia Billing Inquiries, P.O. Box 15036, Wilmington, DE 19850-5026, USA.

PLEASE KEEP THE ORIGINAL, FOR YOUR RECORDS AND SEND A COPY OF THIS STATEMENT.

GRACE PERIOD

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We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the automatic payment is scheduled to occur.

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We include the costs for the credit card debt cancellation plan or credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charges, we multiply each Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

Payment Due Dates and Keeping Your Account in Good Standing

Your Payment Due Date will not fall on the same day each month. In order to help maintain any promotional rates, to avoid the imposition of Default Rates (if applicable), to avoid late fees, and to avoid overcharge fees, we must receive at least the Total Minimum Payment Due by its Payment Due Date each billing cycle and you must maintain your account balance below your Credit Limit each day.

Important Information about Payments by Phone

When using the optional 1-800-444-4444 service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

MISCELLANEOUS

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a trademark of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Bank of America

Prepared for: EDWARD S COLLINS

Account Number: 1021

June 2008 Statement

Credit Line: \$2,500.00

Cash or Credit Available:

Finance Charge Schedule					
Category	Promotional Transaction Types	Daily Periodic Rate	Corresponding Annual Percentage Rate	APR Type	Balance Subject to Finance Charge
Balance Transfers		0.032849% V	11.99%	S	\$0.00
Cash Advances		0.032849% V	11.99%	S	\$1,048.32
Purchases		0.032849% V	11.99%	S	\$1,563.97
Annual Percentage Rate for this Billing Period:					11.99%

(Includes Periodic Rate Finance Charges and Transaction Fee Finance Charges that results in an APR which exceeds the Corresponding APR above.)

APR Type Definitions: Daily Interest Rate Type; V= Variable Rate (Interest Rate may vary); APR Type: S= Standard APR (APR normally in effect)

